

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Shakanda Jimenez
 Debtor

Case No. 18-15449-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db
 14182595 +Shakanda Jimenez, 9 Deborah Avenue, New Castle, DE 19720-3435
 +AES/PHEAA, PO BOX 61047, HARRISBURG, PA 17106-1047
 14182596 +AES/ST FNDNG, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
 14182598 +AES/ST FNDNG, POB 61047, HARRISBURG, PA 17106-1047
 14182602 +CONDUENT/MEFA, ATTN: CLAIMS DEPARTMENT, PO BOX 7051, UTICA, NY 13504-7051
 14182603 CONDUENT/MEFA, C/O ACS, UTICA, NY 13501
 14182607 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 14182609 +FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
 14182611 +FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
 14182620 +FREEDOM MORTGAGE CORPORATION, 10500 KINCAID DR, FISHERS, IN 46037-9764
 14182619 +FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY, PO BOX 50428, INDIANAPOLIS, IN 46250-0401
 14202628 +FREEDOM MORTGAGE CORPORATION, C/O KEVIN G. MCDONALD, KML LAW GROUP, P.C.,
 701 Market St. Suite 5000, Philadelphia, PA 19106, FREEDOM MORTGAGE CORPORATION 19106-1541
 14182623 +LOANCARE LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
 14182628 +PECO, PO BOX 37629, Philadelphia, PA 19101-0629
 14182627 +PECO, PO BOX 13439, Philadelphia, PA 19101-3439
 14182633 TransUnion, PO BOX 1000, Crum Lynne, PA 19022
 14182637 +US DEPT OF EDUCATION, PO BOX 5609, GREENVILLE, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Dec 15 2018 03:03:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 03:02:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2018 03:03:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14182593 +E-mail/Text: bankruptcy@rentacenter.com Dec 15 2018 03:04:17 ACCEPTANCE NOW,
 ATTN: ACCEPTANCENOW CUSTOMER SERVICE / B, 5501 HEADQUARTERS DR, PLANO, TX 75024-5837
 14182594 +E-mail/Text: bankruptcy@rentacenter.com Dec 15 2018 03:04:17 ACCEPTANCE NOW,
 5501 HEADQUARTERS DR, PLANO, TX 75024-5837
 14182601 EDI: CAPITALONE.COM Dec 15 2018 07:53:00 CAPITAL ONE, 15000 CAPITAL ONE DR,
 RICHMOND, VA 23238
 14182600 +EDI: CAPITALONE.COM Dec 15 2018 07:53:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 14182605 +EDI: CRFRSTNA.COM Dec 15 2018 07:53:00 CREDIT FIRST NATIONAL ASSOC, 6275 EASTLAND RD,
 BROOKPARK, OH 44142-1399
 14182604 +EDI: CRFRSTNA.COM Dec 15 2018 07:53:00 CREDIT FIRST NATIONAL ASSOC,
 ATTN: BK CREDIT OPERATIONS, PO BOX 81315, CLEVELAND, OH 44181-0315
 14182606 +EDI: NAVIENTFFKASMDOE.COM Dec 15 2018 07:53:00 DEPT OF ED / NAVIENT, PO BOX 9635,
 WILKES BARRE, PA 18773-9635
 14189096 +E-mail/Text: duffyk@co.delaware.pa.us Dec 15 2018 03:04:00 Delaware County Tax Claim Bureau,
 Government Center Building, 201 W. Front Street, Media, PA 19063-2708
 14182616 E-mail/Text: shawnaj@fmfcu.org Dec 15 2018 03:02:25 FRANKLIN MINT FEDERAL CREDIT UNION,
 5 HILLMAN DR STE 100, CHADDS FORD, PA 19317
 14182613 E-mail/Text: shawnaj@fmfcu.org Dec 15 2018 03:02:25 FRANKLIN MINT FEDERAL CREDIT UNION,
 ATTN: BANKRUPTCY, 5 HILLMAN DR STE 100, CHADDS FORD, PA 19317
 14182622 +EDI: IIC9.COM Dec 15 2018 07:53:00 I C SYSTEM INC, PO BOX 64378,
 SAINT PAUL, MN 55164-0378
 14182621 +EDI: IIC9.COM Dec 15 2018 07:53:00 I C SYSTEM INC, 444 HIGHWAY 96 EAST, P.O. BOX 64378,
 ST. PAUL, MN 55164-0378
 14182626 +E-mail/Text: bankruptcygroup@peco-energy.com Dec 15 2018 03:02:34 PECO,
 2301 Market Street, N3-1, Philadelphia, PA 19103-1380
 14182629 +EDI: DRIV.COM Dec 15 2018 07:53:00 SANTANDER CONSUMER USA, ATTN: BANKRUPTCY,
 PO BOX 961245, FORT WORTH, TX 76161-0244
 14182630 +EDI: DRIV.COM Dec 15 2018 07:53:00 SANTANDER CONSUMER USA, PO BOX 961245,
 FT WORTH, TX 76161-0244
 14182631 +EDI: RMSC.COM Dec 15 2018 07:53:00 SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY DEPT,
 PO BOX 965060, ORLANDO, FL 32896-5060
 14182632 +EDI: RMSC.COM Dec 15 2018 07:53:00 SYNCHRONY BANK/WALMART, PO BOX 965024,
 ORLANDO, FL 32896-5024
 14182634 +EDI: ECMC.COM Dec 15 2018 07:53:00 US DEPT OF EDUCATION, ATTN: BANKRUPTCY, PO BOX 16448,
 SAINT PAUL, MN 55116-0448
 14182641 +EDI: VERIZONCOMB.COM Dec 15 2018 07:53:00 VERIZON, PO BOX 650584, DALLAS, TX 75265-0584
 14182640 +EDI: VERIZONCOMB.COM Dec 15 2018 07:53:00 VERIZON, VERIZON WIRELESS BK ADMIN,
 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225

TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14182624 LYCOMING CLG
14182625 LYCOMING COLLEGE
14182599* +AES/ST FNDNG, POB 61047, HARRISBURG, PA 17106-1047
14182597* +AES/ST FNDNG, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
14182608* +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
14182610* +FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
14182612* +FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
14182617* ++FRANKLIN MINT FCU SHAWNA JONOVIC, ATTN CREDIT SOLUTIONS, 5 HILLMAN DRIVE, SUITE 100,
CHADDS FORD PA 19317-9752
(address filed with court: FRANKLIN MINT FEDERAL CREDIT UNION, 5 HILLMAN DR STE 100,
CHADDS FORD, PA 19317)
14182618* ++FRANKLIN MINT FCU SHAWNA JONOVIC, ATTN CREDIT SOLUTIONS, 5 HILLMAN DRIVE, SUITE 100,
CHADDS FORD PA 19317-9752
(address filed with court: FRANKLIN MINT FEDERAL CREDIT UNION, 5 HILLMAN DR STE 100,
CHADDS FORD, PA 19317)
14182614* ++FRANKLIN MINT FCU SHAWNA JONOVIC, ATTN CREDIT SOLUTIONS, 5 HILLMAN DRIVE, SUITE 100,
CHADDS FORD PA 19317-9752
(address filed with court: FRANKLIN MINT FEDERAL CREDIT UNION, ATTN: BANKRUPTCY,
5 HILLMAN DR STE 100, CHADDS FORD, PA 19317)
14182615* ++FRANKLIN MINT FCU SHAWNA JONOVIC, ATTN CREDIT SOLUTIONS, 5 HILLMAN DRIVE, SUITE 100,
CHADDS FORD PA 19317-9752
(address filed with court: FRANKLIN MINT FEDERAL CREDIT UNION, ATTN: BANKRUPTCY,
5 HILLMAN DR STE 100, CHADDS FORD, PA 19317)
14182638* +US DEPT OF EDUCATION, PO BOX 5609, GREENVILLE, TX 75403-5609
14182639* +US DEPT OF EDUCATION, PO BOX 5609, GREENVILLE, TX 75403-5609
14182635* +US DEPT OF EDUCATION, ATTN: BANKRUPTCY, PO BOX 16448, SAINT PAUL, MN 55116-0448
14182636* +US DEPT OF EDUCATION, ATTN: BANKRUPTCY, PO BOX 16448, SAINT PAUL, MN 55116-0448
TOTALS: 2, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
STEPHEN MATTHEW DUNNE on behalf of Debtor Shakanda Jimenez bestcasestephen@gmail.com,
dunnesr74587@notify.bestcase.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Creditor Delaware County Tax Claim Bureau
steve@bottiglierilaw.com, ecfnnotice@comcast.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.